

Information to identify the case:

Debtor 1	Andrew C Beebe IV	Social Security number or ITIN xxx-xx-9500
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 19-16477-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrew C Beebe IV

10/11/23

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Andrew C Beebe IV
Debtor

Case No. 19-16477-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: Oct 11, 2023

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 14

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2023:

Recip ID	Recipient Name and Address
db	+ Andrew C Beebe IV, 200 Mary Elmer Dr, Bridgeton, NJ 08302-3935
518284507	+ DITECH FINANCIAL LLC, KML Law Group, P.C., 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
518153834	+ Motor Vehicle Surcharge Violation System, PO Box 1502, Moorestown, NJ 08057-9704
518153835	+ Municipal Services Bureau, PO Box 1502, Moorestown, NJ 08057-9704
518301688	+ NJSVS, Surcharge Violation System Office, NJSVS, Bankruptcy Unit, PO Box 136, Trenton, NJ 08601-0136

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 11 2023 21:07:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 11 2023 21:07:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Oct 11 2023 21:06:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbott's Bridge Road, Suite 170, Duluth, FL 30097-8461
518197200	+ EDI: COMCASTCBLCENT	Oct 12 2023 00:57:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518656998	Email/Text: mtgbk@shellpointmtg.com	Oct 11 2023 21:06:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826, New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518656997	Email/Text: mtgbk@shellpointmtg.com	Oct 11 2023 21:06:00	New Residential Mortgage LLC, P.O. Box 10826, Greenville, SC 29603-0826
518153836	Email/Text: signed.order@pfwattorneys.com	Oct 11 2023 21:05:00	Pressler & Pressler, LLP, 7 Entin Rd., Parsippany, NJ 07054
518153837	+ Email/Text: edbknotices@ecmc.org	Oct 11 2023 21:06:00	U.S. Department of Education, PO Box 105028, Atlanta, GA 30348-5028
518467517	Email/Text: EDBKNotices@ecmc.org	Oct 11 2023 21:05:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 9

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-1

User: admin

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Date Recd: Oct 11, 2023

Form ID: 3180W

Total Noticed: 14

Recip ID	Bypass Reason	Name and Address
518291942	##	Ditech Financial LLC, P.O. Box 12740, Tempe, AZ 85284-0046

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2023 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor New Residential Mortgage LLC ajennings@raslg.com
Andrew B Finberg	jdesantis@standingtrustee.com
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Sindi Mncina	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com
Terry Tucker	on behalf of Debtor Andrew C Beebe IV terrytucker@comcast.net
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7